

United States Bankruptcy Court

District of Utah
Case No. 11-22321
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Austin Lee Peterson
11253 North Park Drive
Highland, UT 84003

Robin Olson Peterson
11253 North Park Drive
Highland, UT 84003

Social Security No.:
xxx-xx-4029

xxx-xx-3078

Employer's Tax I.D. No.:

Petition date: 2/25/11

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 6/7/11

William T. Thurman
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 3
United States Bankruptcy Court
District of UtahIn re:
Austin Lee Peterson
Robin Olson Peterson
DebtorsCase No. 11-22321-WTT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: clo
Form ID: rab18jPage 1 of 1
Total Noticed: 19

Date Rcvd: Jun 07, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2011.

db/jdb +Austin Lee Peterson, Robin Olson Peterson, 11253 North Park Drive, Highland, UT 84003-9611
 7518928 +DPI ED/SLM, PO BOX 9635, WILKES BARRE, PA 18773-9635
 7518929 FIVE STAR FRANCHISING INC., 938 South 2000 West #240, UT 84663
 7518930 +GALLATIN DIST COURT, 615 S 16TH STREET, BOZEMAN, MT 59715-1313
 7518931 GEMB / L OWBRC, PO BOX 103065, ROSWELL, GA 30076
 7518932 +KIMBALL TIREY, 1202 KETTNER BLVD FL 5, SAN DIEGO, CA 92101-3390
 7518933 +KNIGHT ADK. BUREAU U.OF U FCU, 404 East 4500 South #A-34, Salt Lake City, UT 84107-2710
 7518934 +MTN LAND COL, PO BOX 1280, AMERICAN FORK, UT 84003-6280
 7518937 +SANTANDER CONSUMER USA, 8585 N STEMMONS FWY STE, DALLAS, TX 75247-3836
 7518938 UHEAA, PO Box 145108, Salt Lake City UT 84114-5108
 7518939 +UNIV UTAH CU, PO BOX 58025, SALT LAKE CITY, UT 84158-0025

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJKBIRD.COM Jun 07 2011 23:53:00 J. Kevin Bird tr, Bird & Fugal, 384 East 720 South, Suite 201, Orem, UT 84058-6320
 ust +E-mail/Text: ustpregion19.sk.ecf@usdoj.gov Jun 07 2011 23:56:21 United States Trustee, Ken Garff Bldg., 405 South Main Street, Suite 300, Salt Lake City, UT 84111-3402
 7518925 +EDI: CAPITALONE.COM Jun 07 2011 23:53:00 CAPITAL ONE, PO BOX 85520, RICHMOND, VA 23285-5520
 7518926 +EDI: CITICORP.COM Jun 07 2011 23:53:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
 7518927 +EDI: CMIGROUP.COM Jun 07 2011 23:53:00 CREDIT MANAGEMENT LB, 4200 INTERNATIONAL PKWY, CARROLLTON, TX 75007-1912
 7533364 EDI: RMSC.COM Jun 07 2011 23:53:00 GE Money Bank, Care of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 7518935 +EDI: PHINRJMA.COM Jun 07 2011 23:53:00 RJM ACQUISITIONS, 575 Underhill Blvd # 224, Syosset, NY 11791-3416
 7518936 +EDI: SALMAESERVICING.COM Jun 07 2011 23:53:00 SALLIE MAE, PO BOX 9500, WILKES BARRE, PA 18773-9500

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2011

Signature:

